

# Hewitt Financial Services Self-directed Brokerage Window Commission and Fee Schedule

Effective March 1, 2012

## STOCKS AND ETF's

### Online and Automated Telephone System

|                 |        |
|-----------------|--------|
| Base Commission | \$8.75 |
|-----------------|--------|

### Representative Assisted Fee

Additional \$25.00

## MUTUAL FUNDS - \$500 Investment Minimum<sup>1</sup>

### No Transaction Fee (NTF) Funds

|                |                                 |
|----------------|---------------------------------|
| Eligible Funds | No Transaction Fee <sup>2</sup> |
|----------------|---------------------------------|

### Transaction Fee Funds

|                             |                      |
|-----------------------------|----------------------|
| Load Funds at NAV           | No Fee <sup>3</sup>  |
| No Load, Low Load Funds     | \$19.95 <sup>4</sup> |
| Exchange Between Funds      | \$10.00              |
| Representative Assisted Fee | Additional \$25.00   |

Mutual Funds offered by prospectus only.<sup>5</sup>

## FIXED INCOME

### Primary Issues

|  |                         |
|--|-------------------------|
| U.S. Treasury Issues at Auction        | \$24.95 per transaction |
| Corporate, Agency, and Municipal Bonds | No Charge               |
| Certificates of Deposit                | No Charge               |

All fixed income secondary market transactions with a maturity of 2 years or less have a minimum of \$24.95 per transaction. All fixed income secondary market transactions with a maturity of more than 2 years have a minimum of \$44.95 per transaction.

### Secondary Market Trades

### U.S. Treasuries and Agency Bonds

|                                 |                 |
|---------------------------------|-----------------|
| Maturities of 2 years or less   | \$0.25 per bond |
| Maturities of more than 2 years | \$1 per bond    |

### Corporate Bonds

|                                 |              |
|---------------------------------|--------------|
| Maturities of 2 years or less   | \$1 per bond |
| Maturities of more than 2 years | \$2 per bond |

### Certificates of Deposit

|                                 |                         |
|---------------------------------|-------------------------|
| Maturities of 2 years or less   | \$24.95 per transaction |
| Maturities of more than 2 years | \$44.95 per transaction |

## OTHER PRODUCTS

### Commercial Paper

|                            |           |
|----------------------------|-----------|
| Per Transaction            | \$44.95   |
| Minimum Transaction Amount | \$100,000 |

### Unit Investment Trusts (UIT's)

|   |         |
|---|---------|
| Sale Transaction                                | \$34.95 |
| No fee for issues in which HFS acts a principal |         |

### Dividend Reinvestment

|              |           |
|--------------|-----------|
| Mutual Funds | No Charge |
| Stocks       | No Charge |

## ACCOUNT FEES

|  |       |
|--|-------|
| Outgoing ACAT Client Conversion <sup>9</sup> | \$75  |
| Restricted Stock Clearance                   | \$150 |
| Late Payment for Trade                       | \$30  |
| Voluntary Reorganization                     | \$30  |
| Duplicate Statement                          | \$5   |
| Foreign Security Transfer                    | \$75  |
| Foreign Security Custody Fee (Quarterly)     | \$5   |
| Foreign Security Trades                      | \$75  |
| + applicable commission                      |       |

<sup>1</sup> \$500 minimum applies unless fund prospectus states a higher minimum.

<sup>2</sup> NTF Funds redeemed or exchanged within 90 days of the purchase date or deposit date will incur a transaction fee of \$50.00. The no-transaction-fee eligibility applies only to the initial transaction fee associated with the purchase of the fund. It does not apply to any management fees or other expenses associated with the fund, including any redemption fees. For full details on these expenses/fees, please refer to the mutual fund prospectus.

<sup>3</sup> Front end loaded funds or Class "A" funds are placed at Net Asset Value (NAV). Early redemption fees may apply. Not all share classes may be purchased in Self-directed Brokerage Accounts; all purchases are governed by the terms and conditions in the fund prospectus.

<sup>4</sup> Due to fund procedures orders placed with certain fund families will incur a \$10 surcharge over and above the normal transaction fee. Please contact Hewitt Financial Services (HFS) for a list of affected fund families.

<sup>5</sup> HFS may receive servicing fees from money market funds and mutual fund companies in addition to the clearing and execution fees charged to you. Please refer to the HFS Plan Participant Disclosures for additional details. Investors should consider carefully information contained in the mutual fund prospectus, including investment objectives, risks, charges, fund minimums and expenses. You can request a mutual fund prospectus by logging into your account and clicking on 'Order Fund Prospectus' under the Mutual Fund Center.

<sup>6</sup> Self-directed Brokerage Accounts cannot transfer from HFS without prior approval or direction from the plan sponsor.

Securities offered through Hewitt Financial Services LLC, member FINRA, SIPC.  
Hewitt Financial Services is a subsidiary of Hewitt Associates LLC.

Commission and Fee Schedule subject to change without prior notice.